



Analyst Presentation Q1 2026 Financial Results

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Group Managing Director and
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29th May 2026



**PROGRESS
WITH
PURPOSE**

Agenda

1. Executive Summary
2. Q1 2026 Financial Results
3. Summary



Executive Summary

Q1 2026: Financial Highlights

Total Income

▲ **7.2%***

Q1'26: RM2.2 bil

NIM with LM^{N1}

▲ **1.91%**

FY'25: 1.88%

Cost-to-Income

▼ **46.2%**

Q1'25: 47.4%

Credit Cost

▼ **14 bps**

Q1'25: 17 bps

Net Profit

▲ **14.2%***

Q1'26: RM857 mil

ROE

▲ **10.2%**

Q1'25: 9.2%

*Year-on-Year growth

PROFITABILITY

- ◆ Total income expanded 7.2% to RM2.2 bil (Q1'26) from RM2.0 bil (Q1'25) driven by growth in both net fund based (4.6%) and non-fund based income (14.1%)
- ◆ NIM with liability management widened 3 bps to 1.91% (Q1'26) versus 1.88% (FY'25)
- ◆ CIR narrowed 1.2% from 47.4% (Q1'25) to 46.2% (Q1'26)
- ◆ ECL declined 14.6% from RM106 million (Q1'25) to RM90 million (Q1'26), improving credit cost by 3 bps to 14 bps (Q1'26) from 17 bps (Q1'25)
- ◆ Net profit grew 14.2%, increasing from RM750 million (Q1'25) to RM857 million (Q1'26)
- ◆ ROE higher at 10.2%^{N2} (Q1'26) versus 9.2% (Q1'25)

Loans

▲ **5.3%[^]**

Mar'26: RM254 bil

CASA Ratio

▼ **29.5%**

Dec'25: 30.4%

GIL Ratio

▲ **1.47%**

Dec'25: 1.41%

LLC with Reg. Reserve

▼ **114.3%**

Dec'25: 118.2%

[^]Annualised YTD growth

FINANCIAL POSITION & ASSET QUALITY

- ◆ Group loans expanded by 5.3%[^] while domestic loans grew 4.0%[^]
- ◆ CASA ratio eased slightly from 30.4% (FY'25) to 29.5% (Q1'26). Domestic CASA ratio at 30.1%
- ◆ GIL ratio at 1.47% (Q1'26) from 1.41% (FY'25). Domestic GIL ratio at 1.28%, lower than the industry's 1.40% by a 12 bps margin
- ◆ LLC at 73.2% in Q1'26; LLC with Regulatory Reserves was higher at 114.3%

Group CET-1

▼ **14.7%**

Dec'25: 15.2%

Bank CET-1

▼ **13.5%**

Dec'25: 13.9%

CAPITAL

- ◆ Group CET1 ratio at 14.7%^{N3} and TCR at 17.1%^{N3}
- ◆ Bank CET1 ratio at 13.5%^{N3} and TCR at 16.1%^{N3}

N1 NIM with LM = NIM with Liability Management

N2 ROE computation is based on a simplistic full year extrapolation of Q1'26 profits with zero dividend assumption. ROE will be recalibrated upon future quarters' performances/dividends declared

N3 Capital Ratios: After the declared second interim dividend for FY2025 of 35 sen per share

PROGRESS27 Q1 2026 Highlights

Key Strategic Objectives



| | | |
|---|--|---|
| <p>#2 NPS Rank <i>(NPS: Net Promoter Score)</i> FY2025</p> | <p>75% CSAT Score for Mobile Banking <i>(CSAT: Customer Satisfaction)</i> FY2025</p> | <p>95% of customer transactions made via Digital Channels Q1 2026</p> |
| <p>30.1% Domestic CASA Ratio Q1 2026</p> | <p>4.0% Domestic Loans Growth^{N1} Q1 2026</p> | <p>29.1% Non-Fund Based Income to Total Income Ratio Q1 2026</p> |
| <p>1.91% NIM with Liability Management Q1 2026</p> | <p>14 bps Credit Cost Ratio Q1 2026</p> | <p>RM220 mil Cost Optimisation <i>cumulative from Jan 2025 to Mar 2026</i></p> |
| <p>RM63 bil in SFS <i>(SFS: Sustainable Financial Services)</i> <i>achieved 70% of RM90 bil target by 2027</i></p> | <p>1.6 mil Individuals and Businesses Empowered <i>cumulative from Jul 2021 to Mar 2026</i></p> | <p>7.2% growth in Mass Affluent & Affluent Customer Base YTD 2026</p> |



N1 Annualised YTD growth

Sustainability Strategy and Roadmap: Key Highlights for Q1 2026

**MOBILISE RM90 BILLION
in Sustainable Financial Services
(SFS) by 2027**

Cumulative Achievements

Cumulatively mobilised approximately RM63 bil in SFS (70% against RM90 bil target by 2027)

- Green activities: RM35 bil (56%)
- Social activities: RM12 bil (18%)
- ESG-linked activities: RM16 bil (26%)

**ACHIEVE CARBON NEUTRAL by
2030 and NET ZERO by 2050**

Strategic Objective 1

Reduction of financed emissions in 5 high-impact sectors within our business

- >14% reduction of financed emissions for 5 high-impact sectors, compared to 2022 baseline

Strategic Objective 2

Driving growth in Green Financial Services (GFS) & Supporting Companies Committed to Carbon Neutrality

- >20% of total assets are in transition or climate-supporting* activities.

Strategic Objective 3

Integration of sustainable and low-carbon practices into our own operations

- Achieved a 49.4%** reduction in operational Greenhouse Gas (GHG) emissions from the baseline year (2016)

**EMPOWERING 2.5 MILLION
targeted individuals and
businesses across ASEAN by 2027**

Cumulative Achievements

Empowered 1.6 mil individuals and businesses (63% against 2.5 mil target by 2027)

Individuals Empowered

1,551,312 individuals

Key Programmes

- **MySiswa** (>948,000 students)
- **Empowering Youth** (>11,000 youths)
- **FinLit** (>229,000 youths and community)
- **Digital Inclusion** (>356,000 individuals)

Businesses Empowered

31,489 businesses

Key Programmes

- **SME e-Solutions** (>29,000 customers)
- **JomBiz** (>1,000 participants)
- **SME Empower** (> 2,000 participants)

**1/3 or 33.3% Women in Top and
Senior Management by 2027**

Cumulative Achievements

Achieved >39% women in top and senior management

Recognition Of The Progress That RHB Has Made

| RAM | Rating Classification | Ratings |
|-----|----------------------------------|----------|
| | Long Term Financial Institution | AA1 |
| | Short Term Financial Institution | P1 |
| | Outlook | Positive |

RAM Ratings upgraded RHB's Outlook from 'Stable' to 'Positive'

- ◆ Outlook upgrade reflects RHB's consistently **strong operating performance**
- ◆ RHB's strengthening key credit metrics particularly the **funding mix** was highlighted
- ◆ Coupled with **sound asset quality**, demonstrated by sustained low credit impairment formation



RHB's MSCI ESG rating upgraded to the highest tier of AAA

- ◆ This places RHB among the **top tier** of global financial institutions in our management of ESG risks and opportunities
- ◆ The upgrade reflects growing **confidence among global investors** in our ability to deliver sustainable growth
- ◆ Reflection of RHB's **disciplined execution** of its ESG strategy and commitments



2026 Global Banking & Finance Review Awards

Secured 5 accolades at the 2026 Global Banking & Finance Review Awards

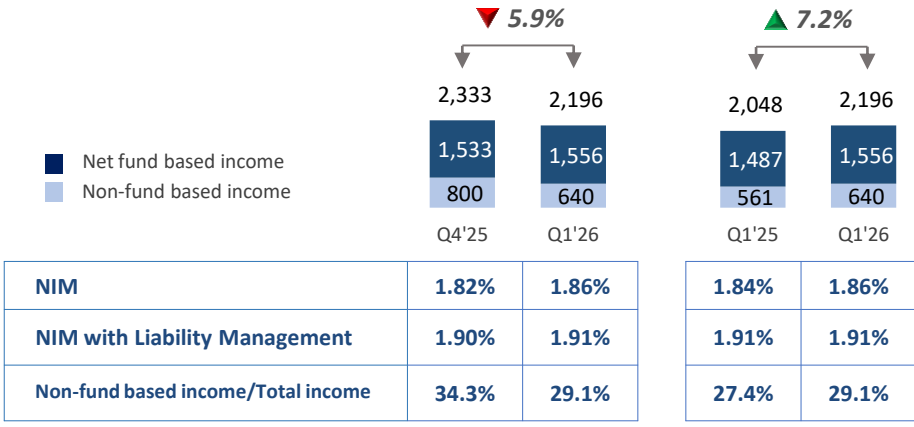
- ◆ A recognition of RHB's digital innovation in forex and multi-currency solutions:
 - ◆ **Best Banking Product (Malaysia) - RHB Live FX @ Reflex**
 - ◆ **Best Forex Bank (Malaysia)**
 - ◆ **Best Islamic Forex Bank (Malaysia)**
 - ◆ **Best Islamic Multi Currency Account (Malaysia)**
 - ◆ **Best Multi Currency Account (Malaysia)**



Q1 2026 Financial Results

Profits up 14.2% YoY supported by stronger total income and lower ECL, drove ROE higher to 10.2%

Total Income



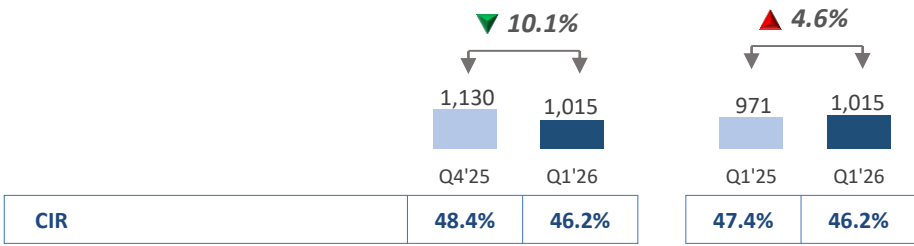
Q1'26 vs Q4'25 (QoQ)

- Total income declined 5.9% mainly from weaker trading income amid higher MGS yields, lower net forex gain and insurance income
- Mitigated by expansion in NIM by 4 bps driven by lower funding cost from deposit repricing

Q1'26 vs Q1'25 (YoY)

- Total income grew 7.2% with both net fund based and non-fund based income being accretive
- Lower funding cost supported net fund based income growth of 4.6%
- Non-fund based income growth of 14.1% driven by higher fee and trading income

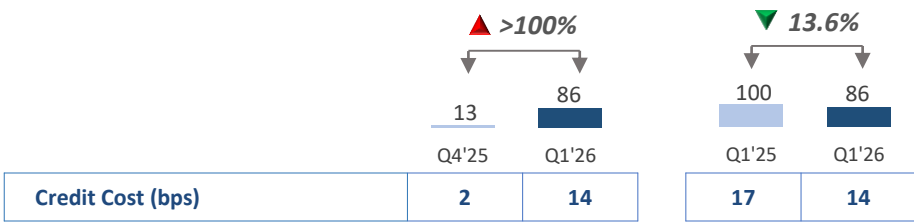
Cost



- CIR improved to 46.2%
- Cost reduction was driven by the absence of an additional bonus accrual and higher debt recovery fees in the prior quarter

- With positive JAW, CIR improved to 46.2%
- Cumulative savings of RM220 mil from cost optimisation, tracking well against the RM300 mil – RM350 mil target for FY'26

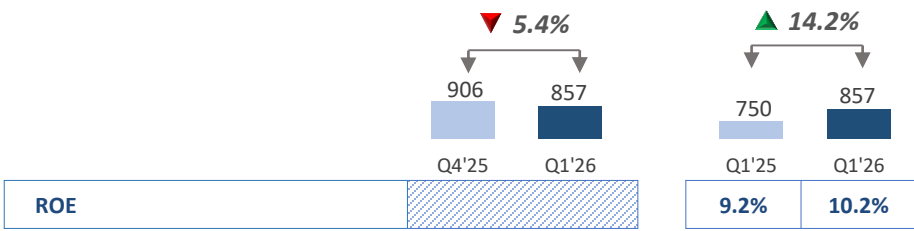
ECL (Loans)



- Normalisation of provisioning level following ECL writebacks in Q4'25, arising from model adjustments and improved macroeconomic conditions

- Credit cost remained benign at 14 bps, within FY'26 guidance

Net Profit

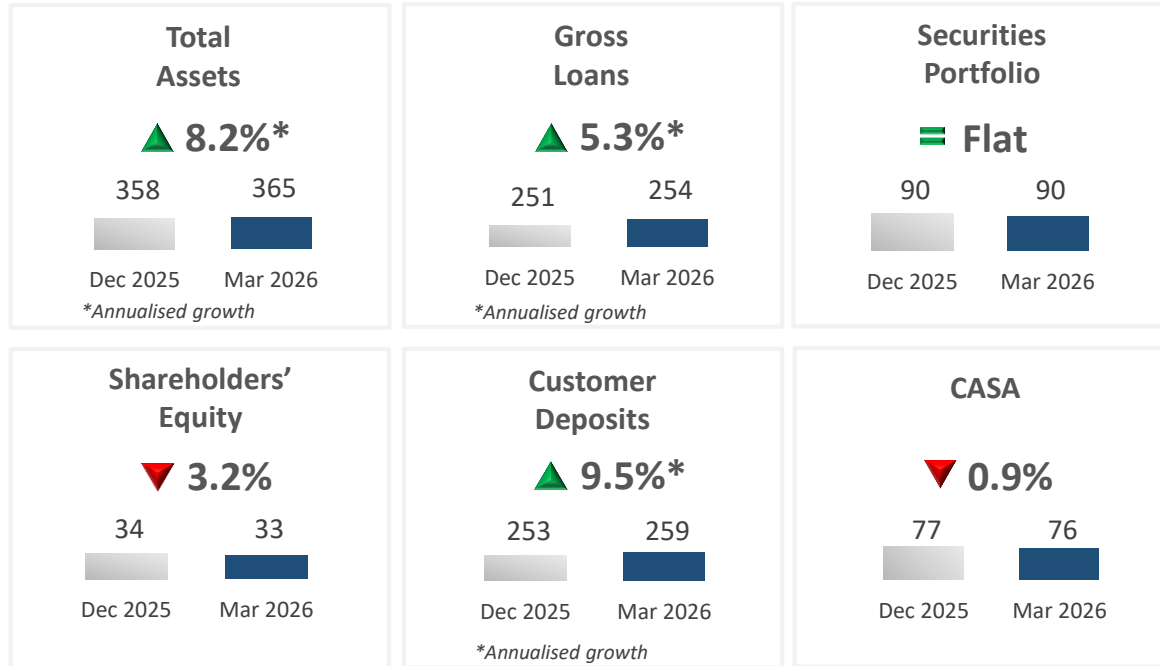


- Lower net profit on softened non-fund based income and higher ECL

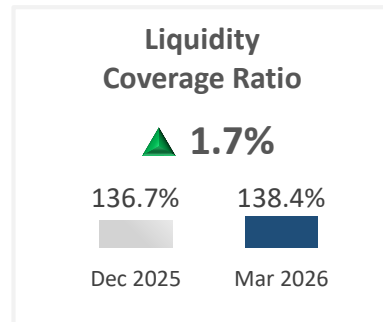
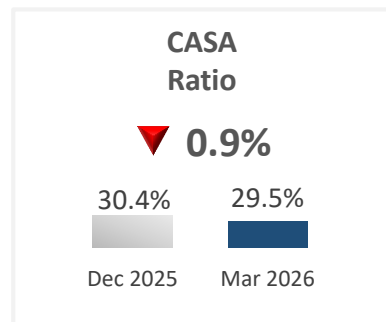
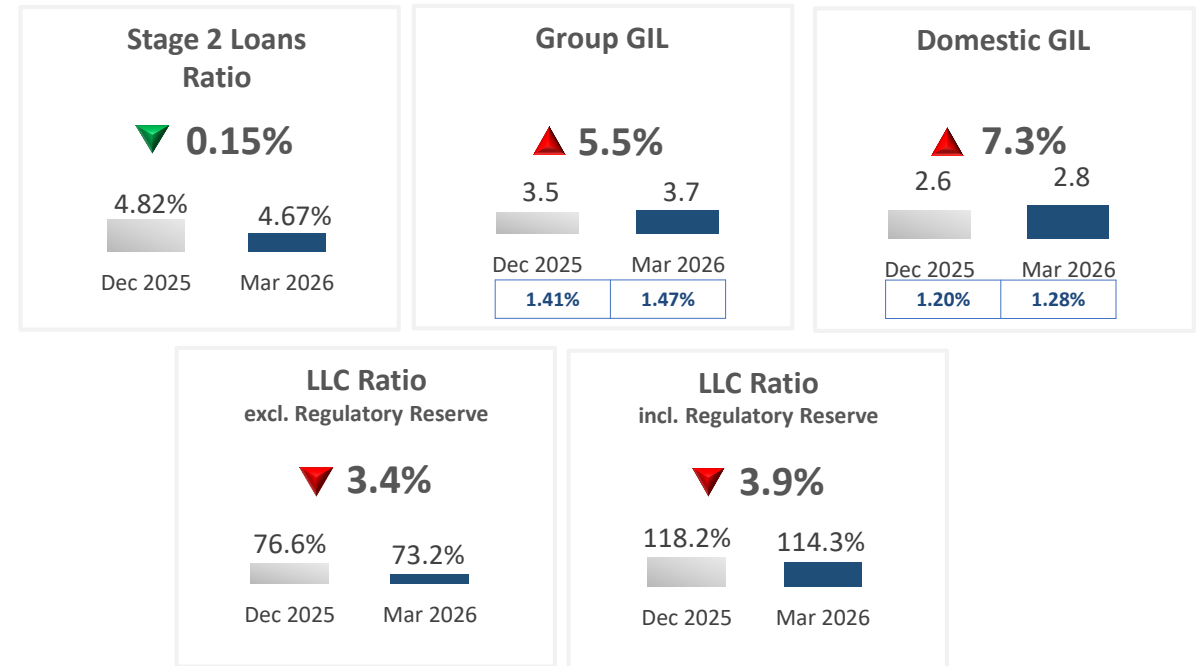
- ROE of 10.2% is computed based on a simplistic full year extrapolation of Q1'26 profits without factoring in potential dividends
- ROE will be recalibrated once future quarters' results materialises coupled with any dividends announced

• Amounts in RM mil

Financial Position



Asset Quality

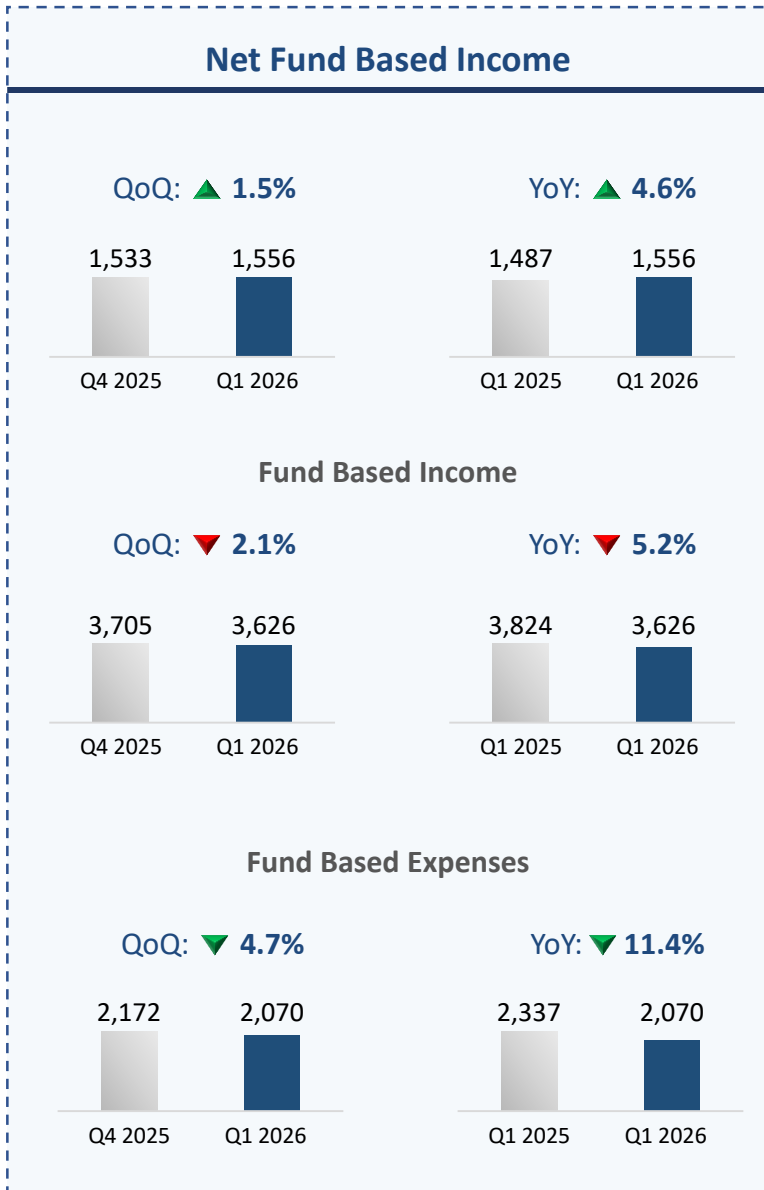


YoY profit growth underpinned by strong income expansion and reduced ECL

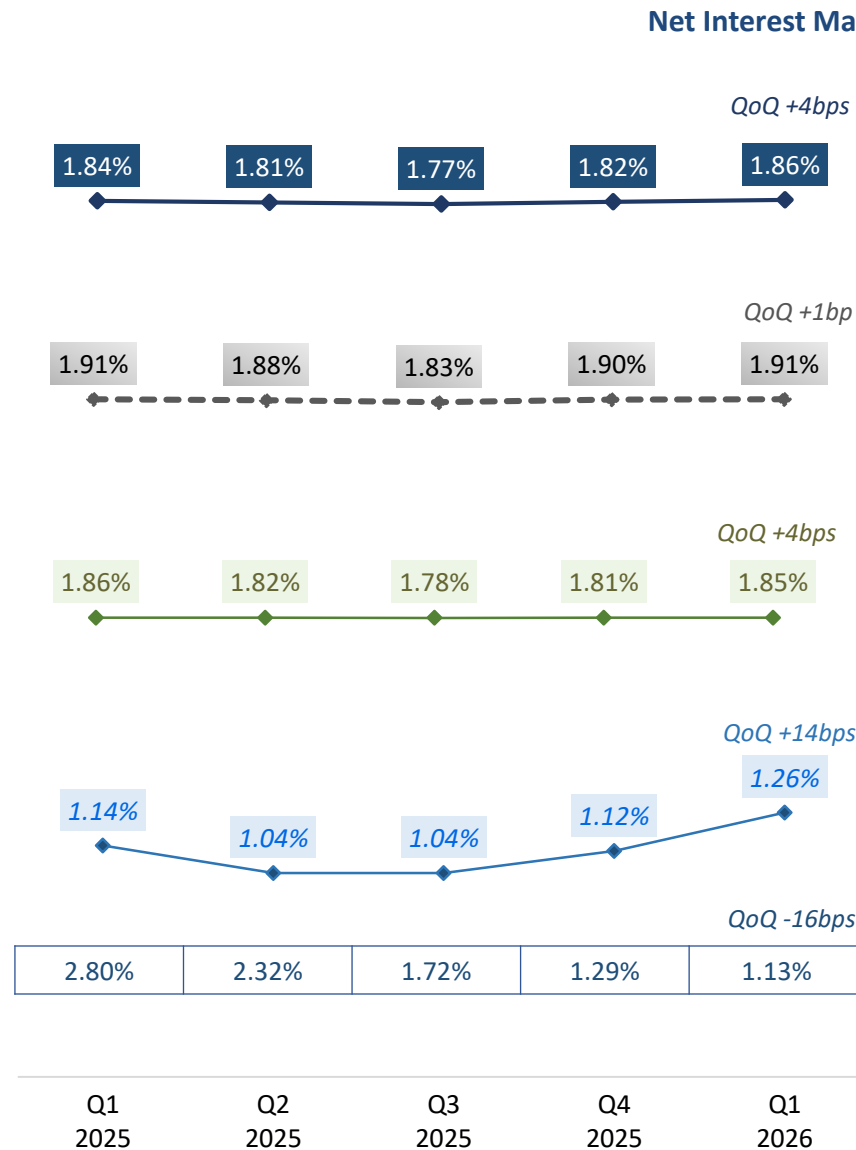
| RM mil | Q1 2025 | Q4 2025 | Q1 2026 | QoQ | % | YoY | % |
|---|--------------|--------------|--------------|-------|---------|------|---------|
| Net fund based income | 1,487 | 1,533 | 1,556 | 23 | ▲ 1.5% | 69 | ▲ 4.6% |
| Non-fund based income | 561 | 800 | 640 | -159 | ▼ 19.9% | 79 | ▲ 14.1% |
| Net Income | 2,048 | 2,333 | 2,196 | -137 | ▼ 5.9% | 148 | ▲ 7.2% |
| Operating expenses | -971 | -1,130 | -1,015 | -114 | ▼ 10.1% | 45 | ▲ 4.6% |
| Operating Profit Before Allowances | 1,077 | 1,203 | 1,181 | -22 | ▼ 1.8% | 104 | ▲ 9.6% |
| Allowance for credit losses on financial assets | -106 | -12 | -90 | 79 | ▲ >100% | -15 | ▼ 14.6% |
| Share of results of associates | -9 | -3 | -10 | -6 | ▼ >100% | -1 | ▼ 13.1% |
| Profit Before Taxation | 963 | 1,188 | 1,081 | -107 | ▼ 9.0% | 118 | ▲ 12.3% |
| Net Profit | 750 | 906 | 857 | -49 | ▼ 5.4% | 107 | ▲ 14.2% |
| Basic Earnings Per Share (sen) | 17.20 | 20.76 | 19.64 | -1.12 | ▼ 5.4% | 2.44 | ▲ 14.2% |
| CIR | 47.4% | 48.4% | 46.2% | | ▼ 2.2% | | ▼ 1.2% |
| ROE | 9.2% | | 10.2% | | | | ▲ 1.0% |

• Numbers may not sum up due to rounding

NIM expanded 4 bps QoQ driven by deposits repricing, FX swap lifted NIM by 5 bps to 1.91%

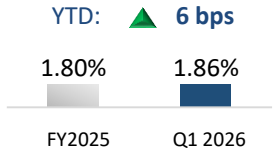


• Amounts in RM mil

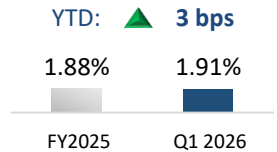


Group NIM

- NIM expansion due to deposits repricing



Group NIM - including liability management initiative



Domestic NIM

- NIM benefitted from deposit repricing, cushioning the impact from asset yield compression

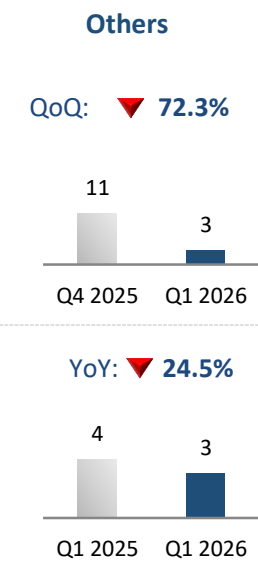
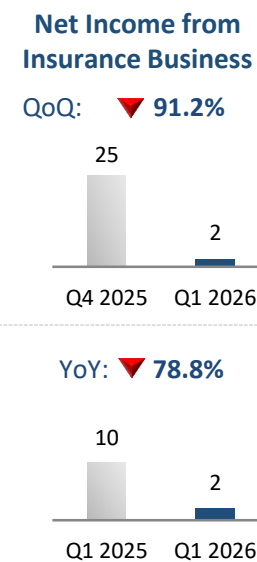
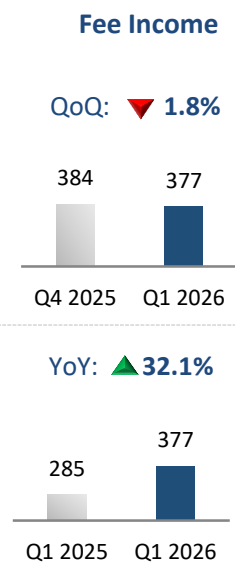
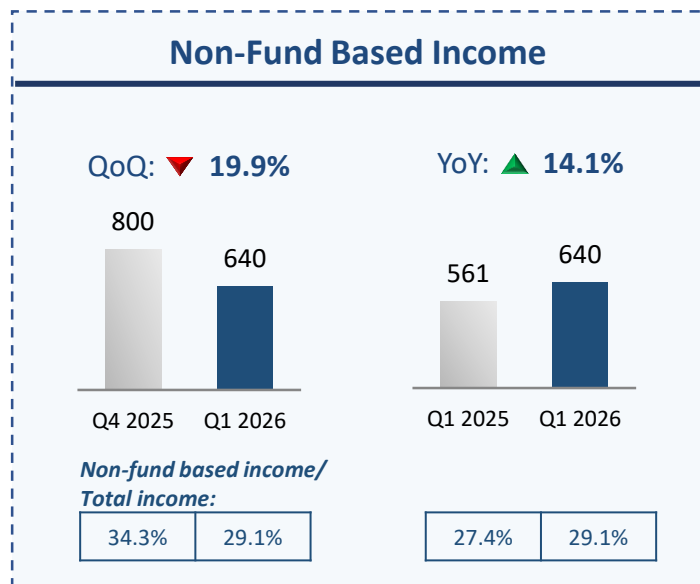
Singapore NIM

- NIM expanded 14 bps QoQ, underpinned by deposits repricing and a moderated decline in SORA

3-month SORA

Source: Monetary Authority of Singapore (MAS)

Non-fund based income improved YoY supported by fee income and trading gain

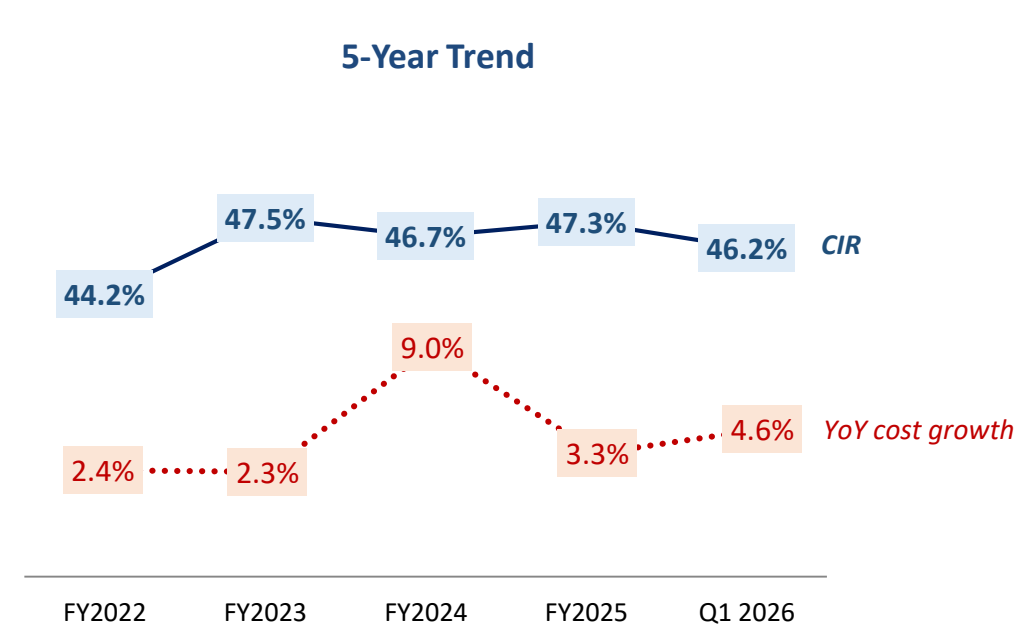
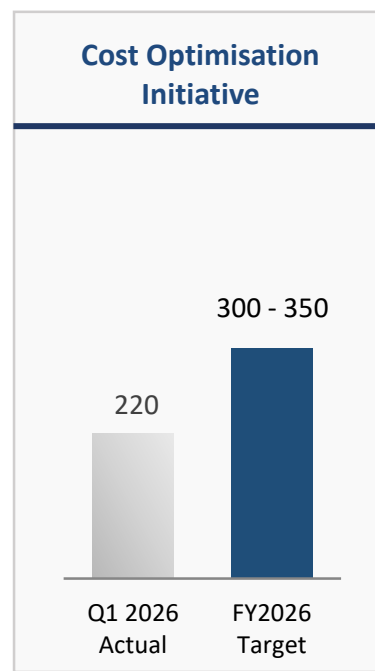
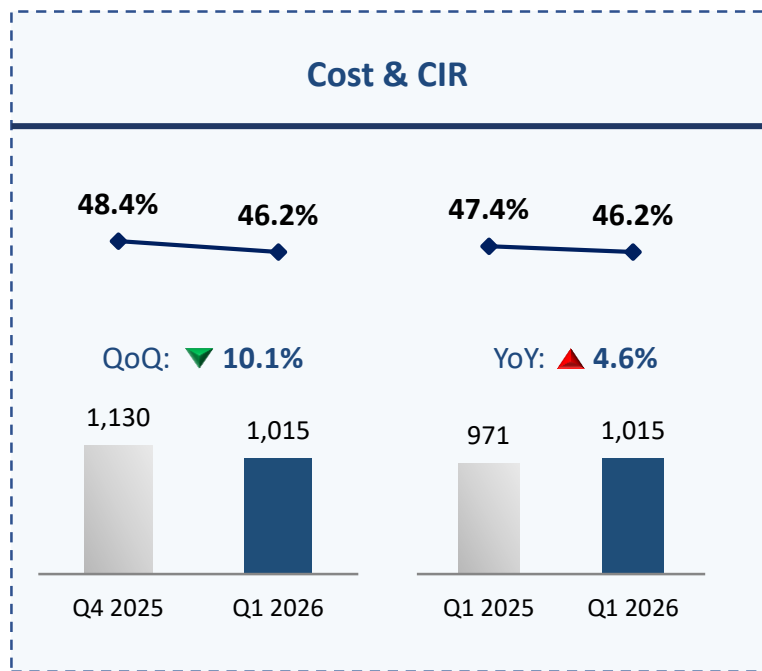


| RM mil | Q1 2025 | Q4 2025 | Q1 2026 | QoQ | % | YoY | % |
|--|------------|------------|------------|------|---------|-----|---------|
| Fee Income: | 285 | 384 | 377 | -7 | ▼ 1.8% | 92 | ▲ 32.1% |
| IB Related | 36 | 31 | 33 | 2 | ▲ 7.2% | -3 | ▼ 8.4% |
| Brokerage Income | 41 | 39 | 48 | 9 | ▲ 23.5% | 7 | ▲ 17.7% |
| Asset Management | 38 | 47 | 43 | -4 | ▼ 7.9% | 5 | ▲ 14.0% |
| Other Services & Commission Income* | 170 | 267 | 252 | -14 | ▼ 5.4% | 82 | ▲ 48.2% |
| Treasury Income: | 261 | 380 | 258 | -122 | ▼ 32.1% | -3 | ▼ 1.2% |
| Net Forex Gains / Derivatives | 191 | 216 | 161 | -56 | ▼ 25.7% | -30 | ▼ 15.6% |
| <i>of which: Liability Management Initiative</i> | 50 | 75 | 41 | -34 | ▼ 45.1% | -9 | ▼ 17.6% |
| Gain & MTM on Securities | 70 | 163 | 97 | -66 | ▼ 40.6% | 27 | ▲ 37.8% |

*Includes banca fees, guarantee fees and commitment fees

- Amounts in RM mil
- Numbers may not sum up due to rounding

CIR improved to 46.2% underpinned by continued progress in cost optimisation initiative



| RM mil | Q1 2025 | Q4 2025 | Q1 2026 | QoQ | % | YoY | % |
|-----------------------------------|------------|--------------|--------------|-------------|----------------|-----------|---------------|
| Personnel Expenses | 574 | 665 | 593 | -72 | ▼ 10.9% | 18 | ▲ 3.2% |
| Establishment Expenses | 239 | 258 | 255 | -3 | ▼ 1.2% | 16 | ▲ 6.9% |
| <i>of which: IT Expenses</i> | 92 | 105 | 102 | -4 | ▼ 3.4% | 10 | ▲ 11.3% |
| Marketing Expenses | 82 | 89 | 78 | -11 | ▼ 11.9% | -3 | ▼ 4.2% |
| Administration & General Expenses | 76 | 117 | 89 | -29 | ▼ 24.3% | 13 | ▲ 17.4% |
| Total | 971 | 1,130 | 1,015 | -114 | ▼ 10.1% | 45 | ▲ 4.6% |

- Amounts in RM mil
- Numbers may not sum up due to rounding

| Gross Loans | | | | | | |
|---|--------------|--------------|--------------|-------------|----------------|--------------|
| RM bil | Mar 2025 | Dec 2025 | Mar 2026 | YTD | YTD Annualised | YoY |
| GROUP COMMUNITY BANKING | 124.1 | 130.4 | 131.9 | 1.1% | 4.6% | 6.3% |
| Mortgage | 90.3 | 95.6 | 96.8 | 1.3% | 5.1% | 7.2% |
| Commercial Property Financing | 3.7 | 3.5 | 3.4 | -2.4% | - | -7.6% |
| ASB Financing | 5.9 | 6.1 | 6.3 | 3.0% | 12.2% | 5.7% |
| Auto Financing | 12.4 | 13.2 | 13.5 | 1.7% | 6.7% | 8.9% |
| Unsecured Business | 11.3 | 11.4 | 11.4 | -0.3% | - | 1.2% |
| Others | 0.5 | 0.6 | 0.5 | -1.7% | - | 0.4% |
| GROUP CORPORATE & BUSINESS BANKING | 79.5 | 83.2 | 83.7 | 0.7% | 2.7% | 5.2% |
| Corporate | 40.0 | 43.2 | 42.8 | -0.6% | - | 7.2% |
| Commercial | 11.7 | 12.2 | 13.3 | 8.4% | 33.5% | 13.2% |
| SME | 27.8 | 27.8 | 27.6 | -0.7% | - | -1.0% |
| Retail SME | 20.5 | 20.1 | 19.9 | -0.9% | - | -3.1% |
| Middle Market | 7.3 | 7.7 | 7.7 | -0.4% | - | 4.9% |
| GROUP WHOLESALE BANKING | 2.2 | 2.5 | 2.6 | 4.6% | 18.6% | 20.7% |
| TOTAL RHB DOMESTIC | 205.8 | 216.1 | 218.2 | 1.0% | 4.0% | 6.0% |
| OVERSEAS OPERATIONS | 33.4 | 34.5 | 35.8 | 3.3% | 13.2% | 7.2% |
| Singapore | 28.6 | 30.7 | 31.8 | 3.8% | 15.4% | 11.4% |
| Others | 4.8 | 3.8 | 4.0 | -1.0% | - | -18.3% |
| TOTAL RHB GROUP | 239.2 | 250.6 | 254.0 | 1.3% | 5.3% | 6.2% |

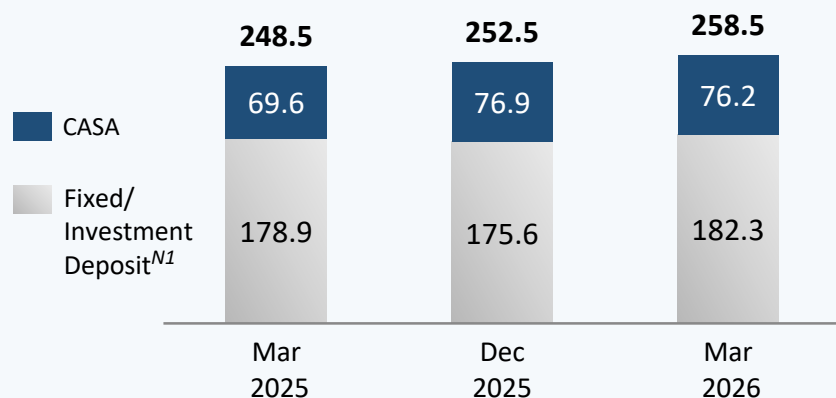
CASA ratio stable at 29.5%

Customer Deposits

YoY: ▲ 4.0%

YTD: ▲ 2.4% (Annualised: 9.5%)

RM bil



| | | | |
|------------|--------|--------|---------------|
| LDR | 96.2% | 99.2% | 98.2% |
| LCR | 134.6% | 136.7% | 138.4% |

N1 Fixed/Investment Deposits include MMTD and NID

CASA by Segment

| RM bil | Mar 2025 | Dec 2025 | Mar 2026 | YTD | YTD Annualised | YoY |
|---|--------------|--------------|--------------|--------------|-----------------|--------------|
| GROUP COMMUNITY BANKING | 23.5 | 23.5 | 24.2 | 3.1% | 12.4% | 2.8% |
| GROUP CORPORATE & BUSINESS BANKING | 37.2 | 42.5 | 42.1 | -1.0% | - | 13.3% |
| Corporate | 15.8 | 18.1 | 18.3 | 0.8% | 3.2% | 16.0% |
| Commercial | 2.1 | 3.1 | 3.1 | 0.5% | 2.0% | 47.1% |
| SME | 19.3 | 21.3 | 20.7 | -2.8% | - | 7.4% |
| GROUP WHOLESALE BANKING | 0.05 | 0.04 | 0.05 | 25.6% | >100% | - |
| TOTAL RHB DOMESTIC | 60.7 | 66.0 | 66.3 | 0.5% | 1.8% | 9.2% |
| OVERSEAS OPERATIONS | 8.9 | 10.9 | 9.9 | -9.0% | - | 11.1% |
| TOTAL RHB GROUP | 69.6 | 76.9 | 76.2 | -0.9% | - | 9.5% |
| CASA Ratio – Domestic | 28.7% | 30.6% | 30.1% | | | |
| CASA Ratio - Group | 28.0% | 30.4% | 29.5% | | | |

Domestic GIL continues to trend below industry level

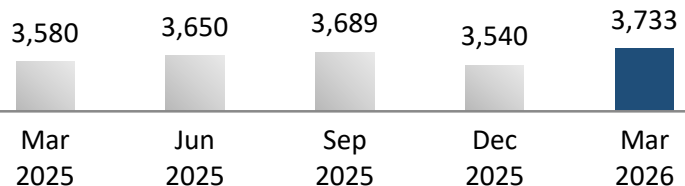
Gross Impaired Loans (Group)

| | | | | |
|-------|-------|-------|-------|-------|
| 4.99% | 4.95% | 4.91% | 4.82% | 4.67% |
|-------|-------|-------|-------|-------|



GIL Ratio movement:

YoY: ▼ 3 bps
QoQ: ▲ 6 bps

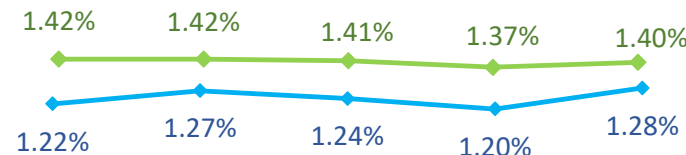


GIL movement:

YoY: ▲ 4.3%
QoQ: ▲ 5.5%

Gross Impaired Loans (Domestic)

| | | | | |
|-------|-------|-------|-------|-------|
| 5.06% | 5.10% | 5.16% | 4.98% | 4.87% |
|-------|-------|-------|-------|-------|

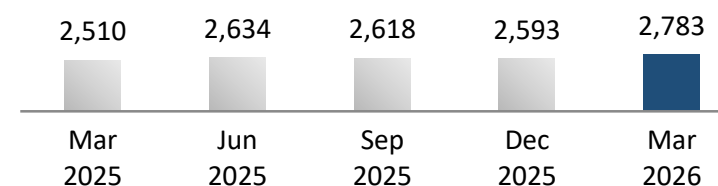


GIL Ratio movement: Industry

YoY: ▼ 2 bps
QoQ: ▲ 3 bps

RHB - Domestic

YoY: ▲ 6 bps
QoQ: ▲ 8 bps



GIL movement:

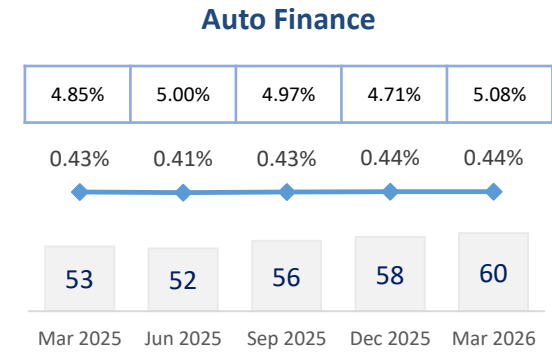
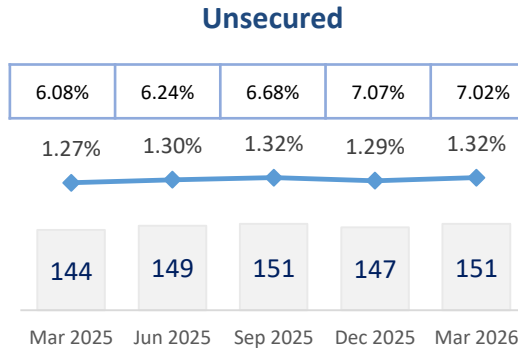
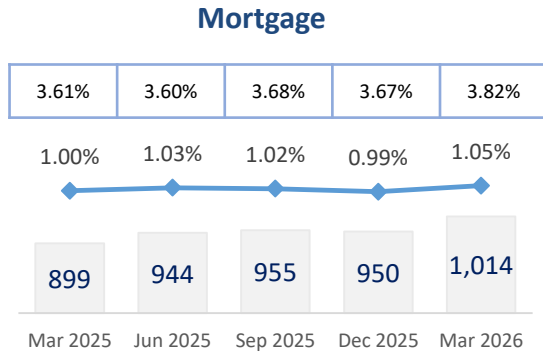
YoY: ▲ 10.9%
QoQ: ▲ 7.3%

| Group | Mar 2025 | Jun 2025 | Sep 2025 | Dec 2025 | Mar 2026 |
|---------------------------------|----------|----------|----------|----------|---------------|
| Loan Loss Coverage (LLC) | | | | | |
| Incl. Reg. Reserves | 115.7% | 116.5% | 115.8% | 118.2% | 114.3% |
| Excl. Reg. Reserves | 76.9% | 77.5% | 76.3% | 76.6% | 73.2% |

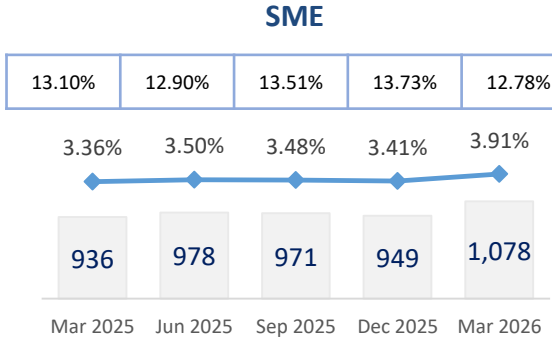
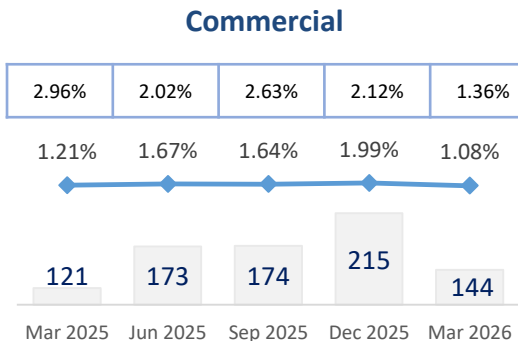
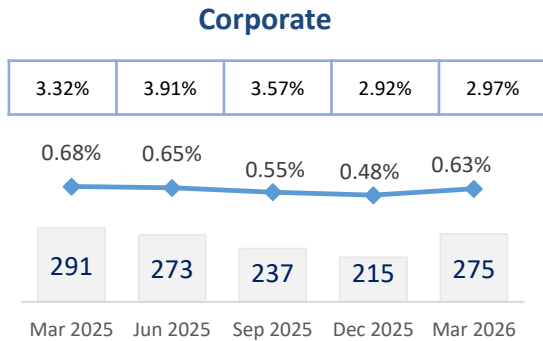


□ Stage 2 Ratio ■ GIL (RM mil) ◆ GIL Ratio (RHB - Group) ◆ GIL Ratio (RHB - Domestic) ◆ GIL Ratio (Industry)

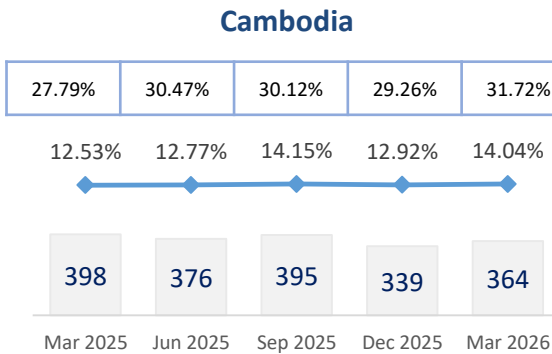
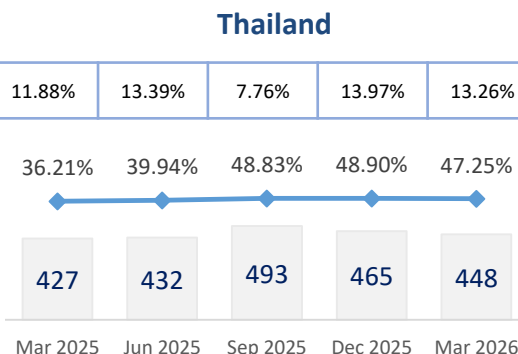
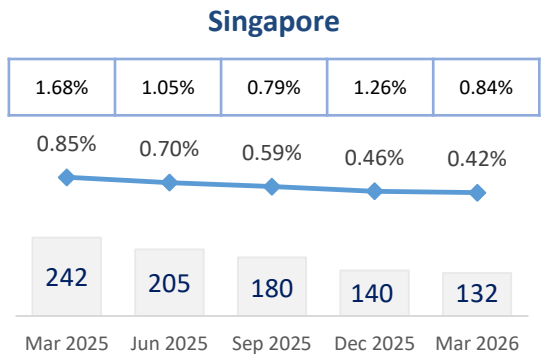
Group Community Banking



Group Corporate & Business Banking

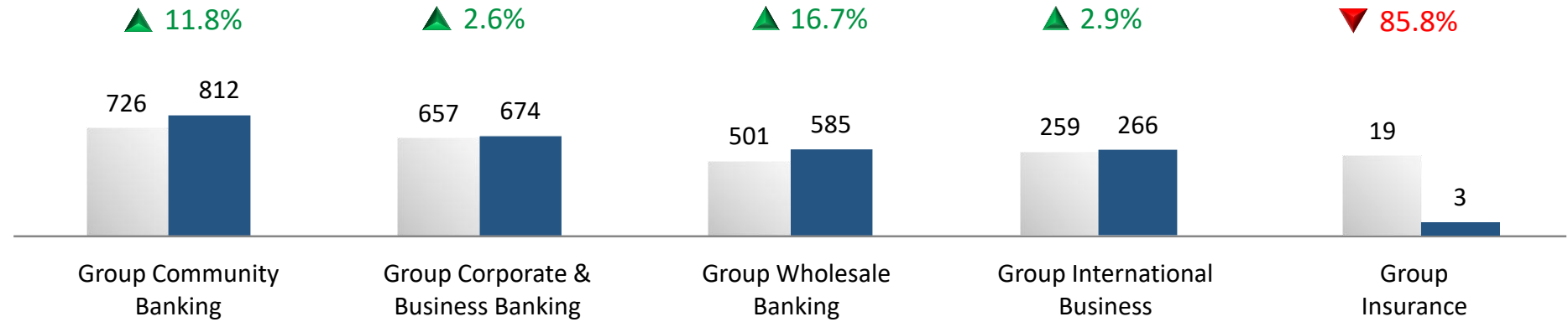


Group International Business

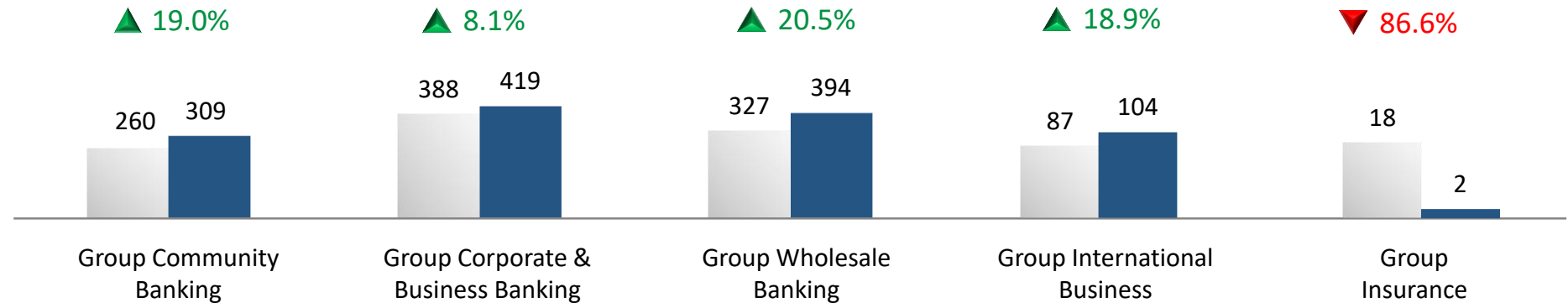


Key segments demonstrated resilient earnings growth whilst Group Insurance's profit impacted by lower underwriting surplus and investment income

Net Income



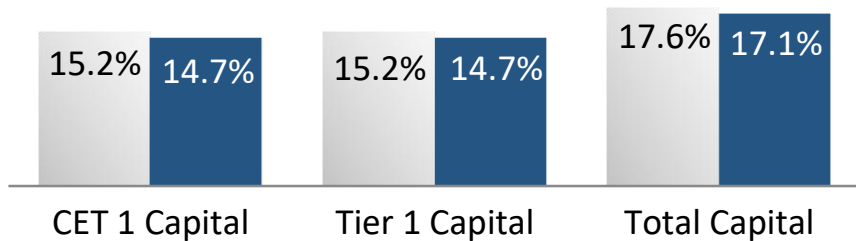
Profit before tax



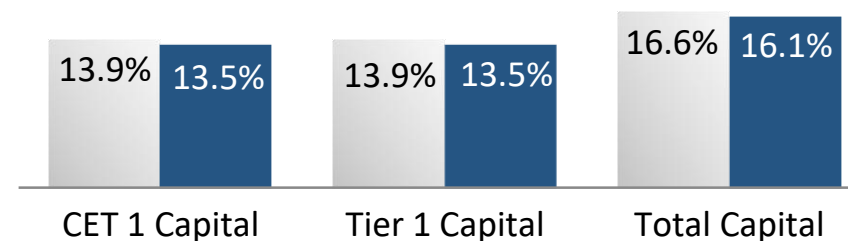
■ Q1 2025 ■ Q1 2026

- Amounts in RM mil
- Numbers may not sum up due to rounding

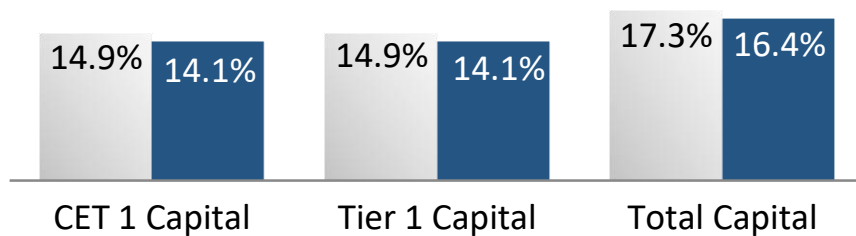
RHB Bank Group



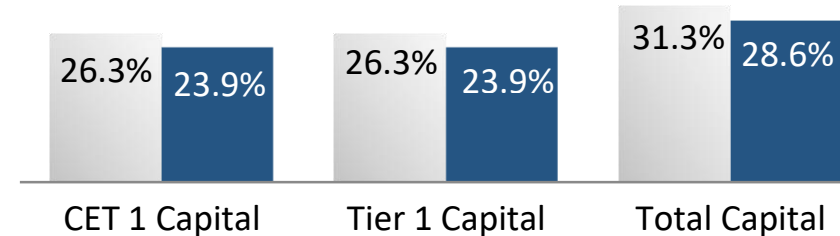
RHB Bank



RHB Islamic Bank



RHB Investment Bank



• Capital Ratios after proposed dividends

■ Dec 2025 ■ Mar 2026



3

Summary

◆ Q1'26 Key Financial Indicators

- i. Profits up 14.2% YoY supported by stronger total income and lower ECL, drove ROE higher to 10.2%
- ii. Loans expanded 5.3% , within guidance. Asset quality under close watch
- iii. Effective funding with stable CASA ratio 29.5%

◆ Key Financial Assistance

- i. RHB intensified support for SMEs through its Targeted Relief Assistance (“TRA”) programme, which includes tenure extensions, rescheduling and restructuring options, and a six-month principal moratorium to help businesses manage cash flow and sustain operations
- ii. RHB also supports Bank Negara Malaysia’s SME Stabilisation Relief Facility (“SRF”), providing eligible SMEs access to working capital financing of up to RM750,000 at a competitive rate of 3.75% per annum, supported by a streamlined and fast-track approval process
- iii. Through a strategic partnership with Syarikat Jaminan Pembiayaan Perniagaan Berhad (“SJPP”), RHB will be facilitating up to RM1 billion in government-backed SME financing to enhance credit access

◆ Outlook

- i. The Group delivered a resilient Q1'26 performance, despite a challenging environment while reaffirming the strength of its core fundamentals
- ii. Looking ahead, the Group remains committed to disciplined execution while proactively positioning itself to capitalise on emerging growth opportunities across its operating footprint
- iii. Concurrently, the Group will continue to maintain a vigilant stance toward external developments and evolving risks within the global macroeconomic environment

THANK YOU

www.rhbgroup.com

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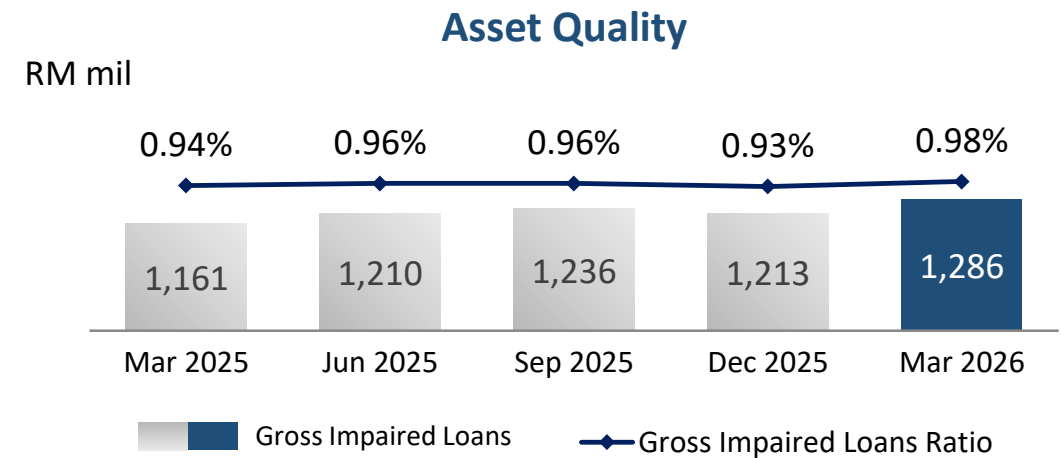
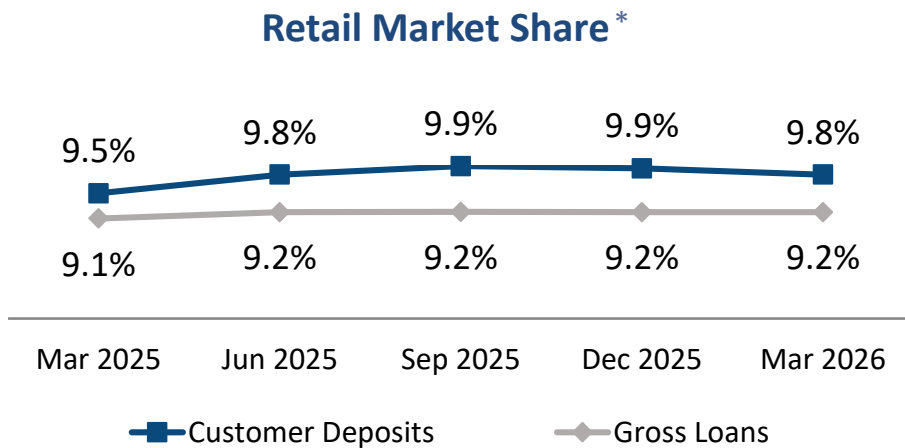
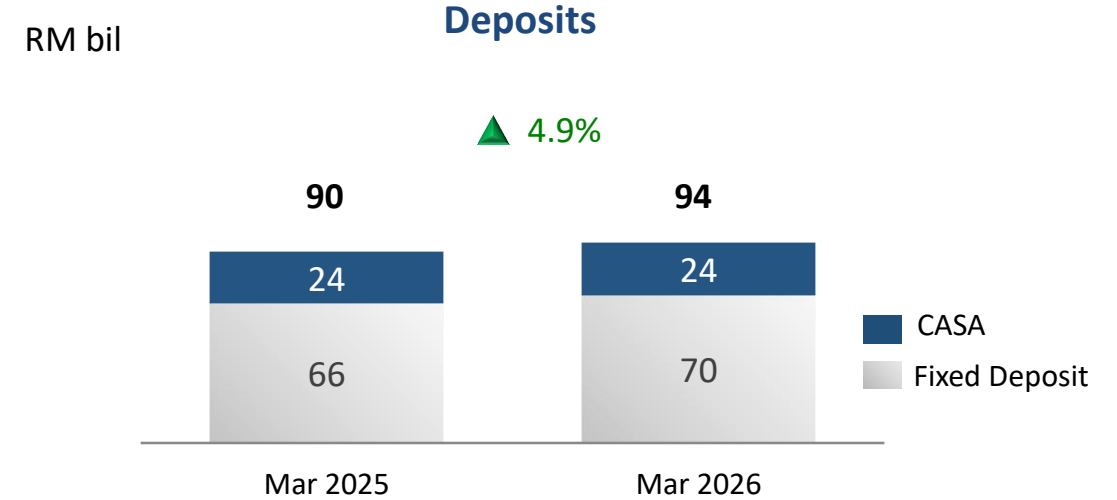
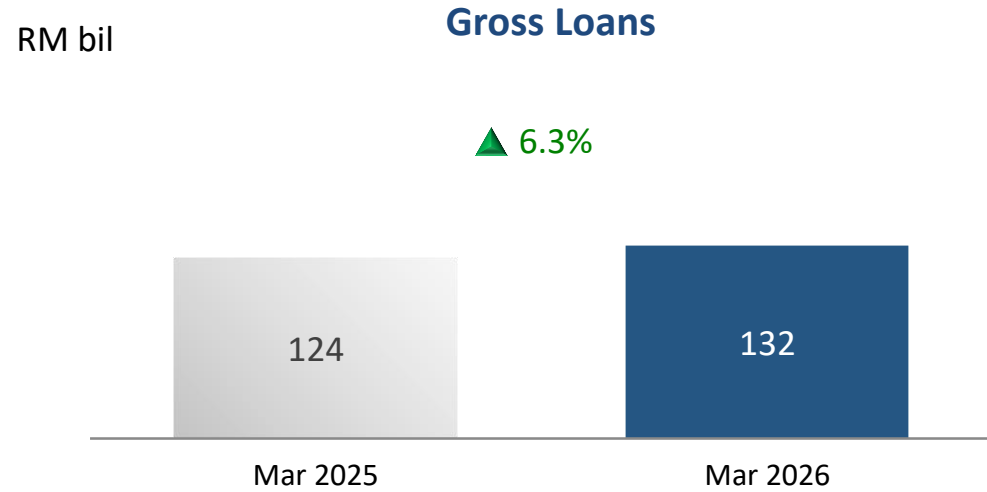


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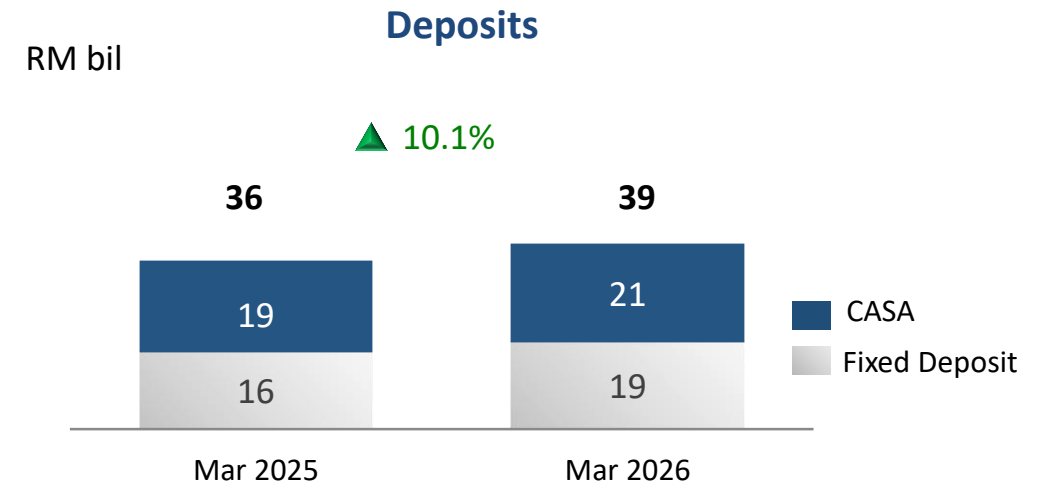
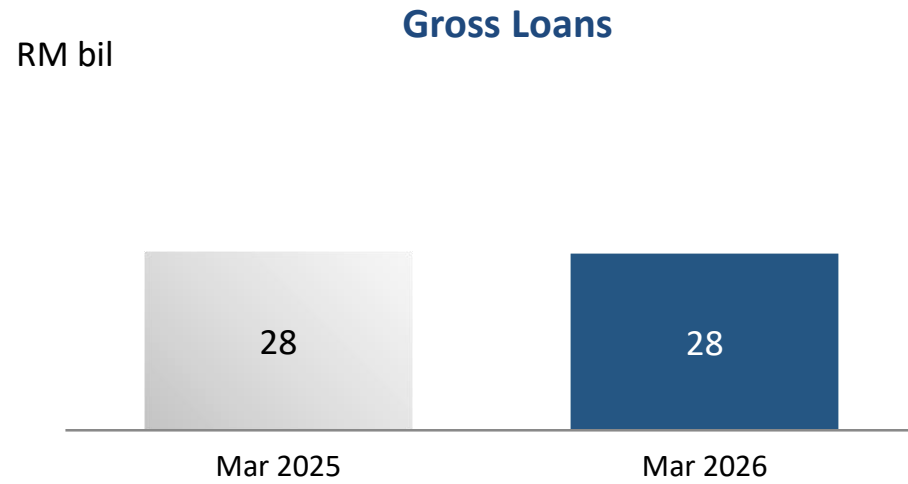
Appendix

| Financial Data RM mil | FY2022 | FY2023 | FY2024 | FY2025 | Q1 2026 |
|------------------------------------|---------|---------|---------|---------|---------|
| Income Statement | | | | | |
| Total Income | 8,160 | 7,770 | 8,605 | 8,774 | 2,196 |
| Operating Profit Before Allowances | 4,554 | 4,081 | 4,583 | 4,620 | 1,181 |
| Profit Before Tax | 4,133 | 3,753 | 4,020 | 4,378 | 1,081 |
| Net Profit | 2,678 | 2,806 | 3,120 | 3,363 | 857 |
| Financial Position | | | | | |
| Total Assets | 310,752 | 328,692 | 349,915 | 358,104 | 365,440 |
| Gross Loans | 212,200 | 222,416 | 237,758 | 250,643 | 253,961 |
| Customer Deposits | 227,160 | 245,083 | 249,565 | 252,537 | 258,510 |
| Shareholders' Equity | 28,732 | 30,875 | 32,492 | 34,146 | 33,070 |
| Per Share Value | | | | | |
| Basic Earnings Per Share (sen) | 63.99 | 65.69 | 72.02 | 77.13 | 19.64 |
| Net Assets Per Share (RM) | 6.76 | 7.20 | 7.45 | 7.83 | 7.58 |
| Dividend Per Share (sen) | 40.00 | 40.00 | 43.00 | 50.00 | |

| Financial Ratios | FY2022 | FY2023 | FY2024 | FY2025 | Q1 2026 |
|--|--------|--------|--------|--------|---------------|
| Profitability | | | | | |
| Return on Equity | 9.6% | 9.5% | 10.0% | 10.5% | 10.2% |
| Net Interest Margin | 2.24% | 1.82% | 1.86% | 1.80% | 1.86% |
| Cost to Income Ratio | 44.2% | 47.5% | 46.7% | 47.3% | 46.2% |
| Asset Quality | | | | | |
| Gross Impaired Loan Ratio | 1.55% | 1.74% | 1.47% | 1.41% | 1.47% |
| Credit Cost | 0.15% | 0.16% | 0.22% | 0.13% | 0.14% |
| Loan Loss Coverage Ratio (excl. Reg. Reserves) | 112.8% | 71.7% | 78.6% | 76.6% | 73.2% |
| Loan Loss Coverage Ratio (incl. Reg. Reserves) | 130.3% | 106.2% | 115.5% | 118.2% | 114.3% |
| Liquidity | | | | | |
| Loan to Deposit Ratio | 93.4% | 90.8% | 95.3% | 99.2% | 98.2% |
| CASA Ratio | 29.2% | 27.9% | 27.6% | 30.4% | 29.5% |
| Liquidity Coverage Ratio | 138.3% | 150.5% | 137.9% | 136.7% | 138.4% |
| Capital Adequacy | | | | | |
| Common Equity Tier I Capital Ratio | 16.9% | 16.7% | 16.4% | 15.2% | 14.7% |
| Tier I Capital Ratio | 16.9% | 16.7% | 16.4% | 15.2% | 14.7% |
| Total Capital Ratio | 19.3% | 19.4% | 19.0% | 17.6% | 17.1% |

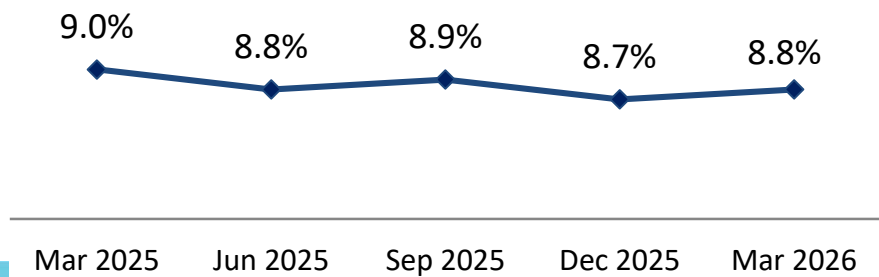


* % of Retail Loans / Deposits to total for industry (Household sector) as reported in BNM Statistics

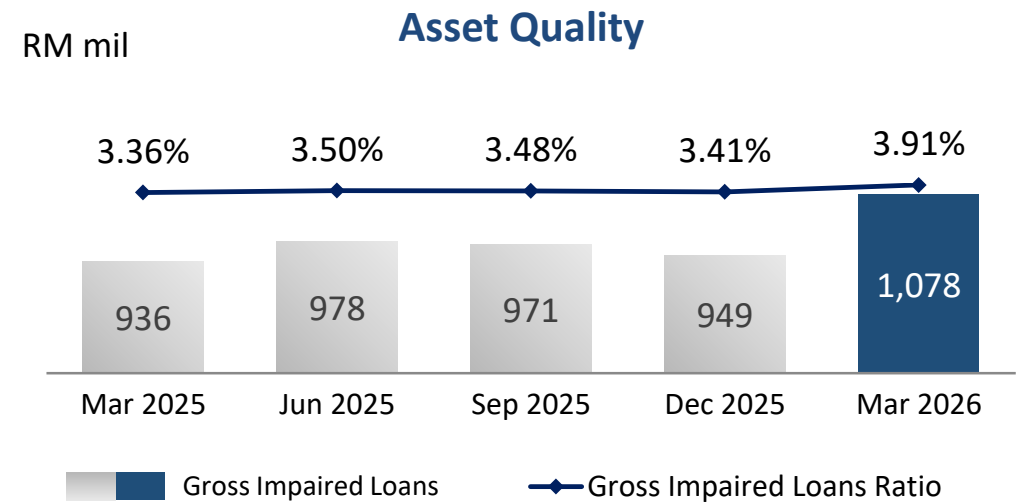


• Numbers may not sum up due to rounding

SME Market Share *

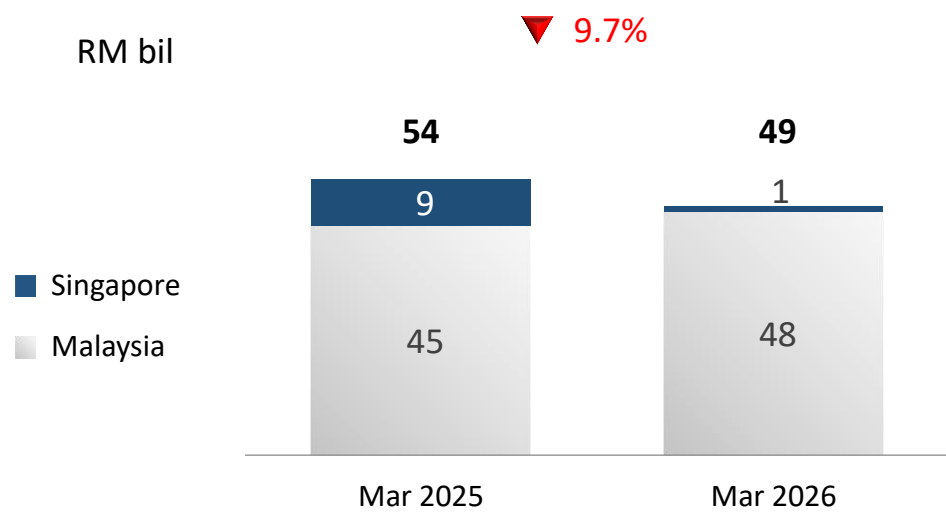


• % of SME loans to total for industry (excluding DFIs) as reported in BNM Statistics



Asset Under Management and Market Positions

Asset Under Management (AUM)*



• AUM for RHB Asset Management

Investment Banking League Table

| YTD March 2026 | Market Share | Ranking |
|--|--------------|-----------------|
| Equities Broking: | | |
| - By value | 6.3% | 8 th |
| - By volume | 8.5% | 5 th |
| Debt Capital Markets: | | |
| - MYR sukuk | 8.0% | 3 rd |
| - MYR bonds (Conventional & Islamic bonds) | 8.2% | 4 th |
| Equity Capital Markets | 20.2% | 1 st |
| Mergers & Acquisition: | | |
| - By value | 0.3% | 1 st |
| - By deal count | 1 deal | 1 st |

• Source: Bloomberg, Bursa Malaysia & Dealogic

Key Awards



19th Annual Best Deal & Solution Awards 2025

- **Best Project Finance Sukuk in Asia 2025**
Pulau Indah Power Plant Sdn Bhd RM2.76 million Sukuk Wakalah
- **Best Islamic Finance Deal in Asia 2025**
Sarawak Energy Bhd RM1.5 billion Sukuk Musyarakah
- **Best Mid Cap Equity Deal of the Year in Malaysia 2025**
Eco-Shop Marketing Bhd RM974.2 million IPO



Triple A Sustainable Finance Awards 2025

- **Best Social Loan (Healthcare)**
Columbia Asia RM1 billion club deal facilities
- **Best IPO**
Eco-Shop Marketing US\$226 million IPO
- **Best Primary Placement**
Pavilion Reit RM360 million primary placement



2026 LSEG Lipper Fund Awards

- **RHB Bond Fund**
Best Bond MYR (Provident) Fund over 5 Years
- **RHB Malaysia Dividend Fund**
Best Equity Malaysia Income Fund over 3 & 5 Years
- **RHB Emerging Opportunity Unit Trust**
Best Equity Malaysia Small & Mid Cap Fund over 3 Years
- **RHB GoldenLife Funds – RHB GoldenLife Today**
Best Mixed Asset MYR Conservative Fund over 3 & 5 Years

CF/ECM



Capital A Berhad
 RM6.0 bil Regularisation Plan
Principal Adviser



HeiTech Padu Berhad
 RM36.9 mil Private placement of 17% of
 total number of issued shares
Principal Adviser

DCM



ACW Investment Sdn Bhd
 Issuance of RM50.0 mil under its
 existing programme
Principal Adviser
Lead Arranger
Lead Manager
Financial Adviser



GBS Green Sdn Bhd
 Issuance of RM180.0 mil under its
 existing Sukuk Wakalah Programme
Principal Adviser
Lead Arranger
Lead Manager
Financial Adviser

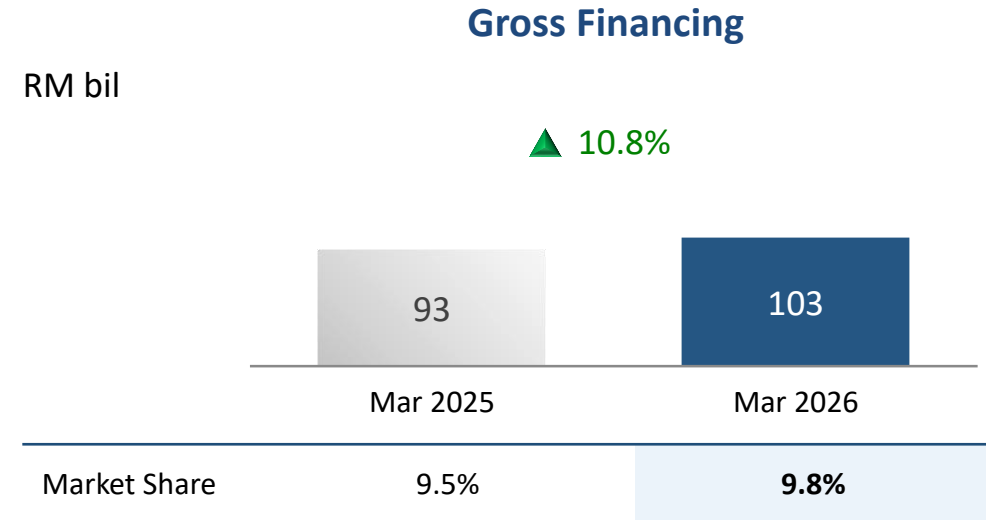
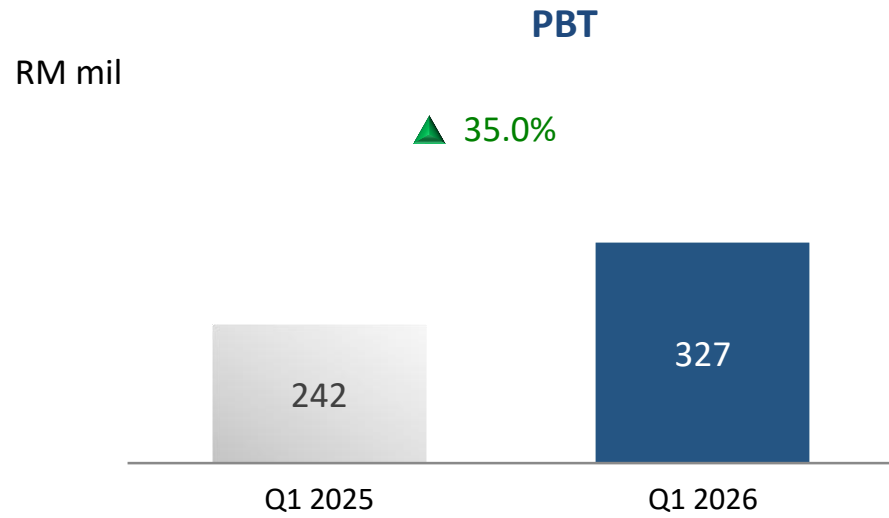
M&A



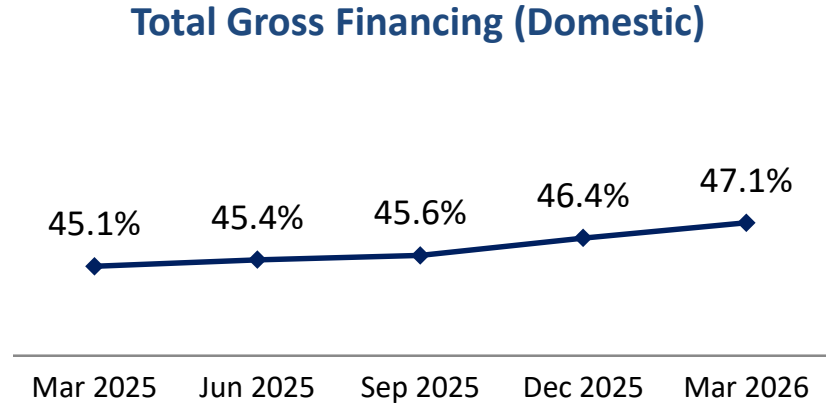
AME Elite Consortium Berhad
 RM230.5 mil Acquisition of 2 Parcels of Freehold
 Agricultural Land with industrial potential
Principal Adviser



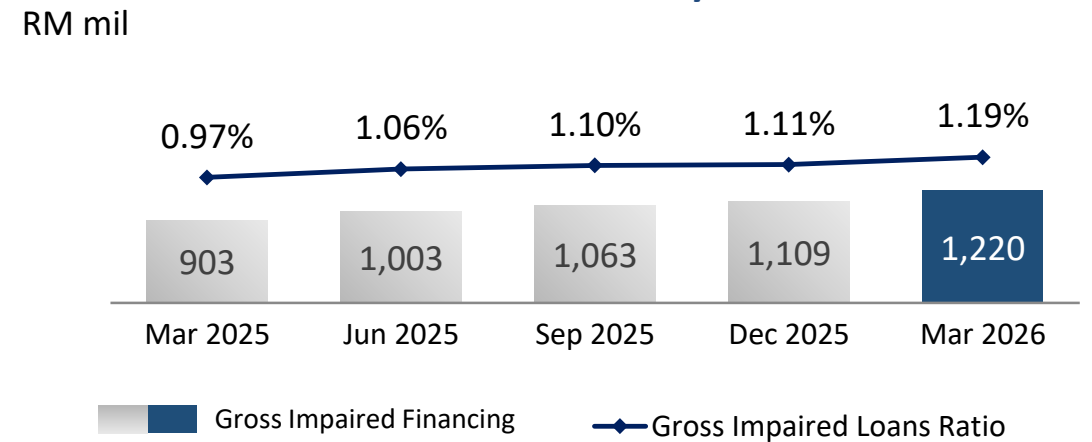
Quattrini Holdings Sdn Bhd
 RM50.5 mil Conditional Mandatory
 Take-over of Timberwell Berhad
Principal Adviser



Gross Financing/ Total Gross Financing (Domestic)

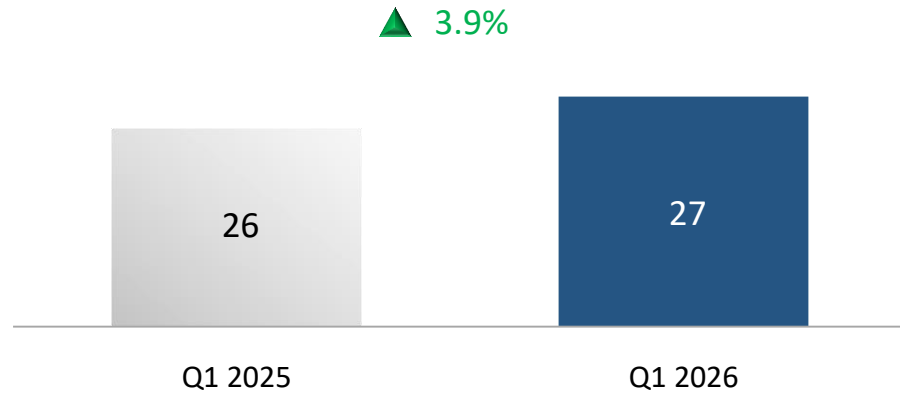


Asset Quality



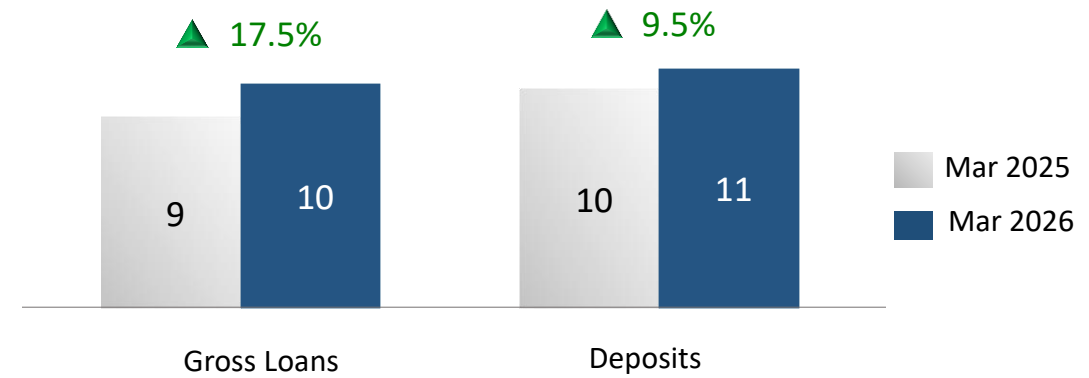
PBT

SGD mil

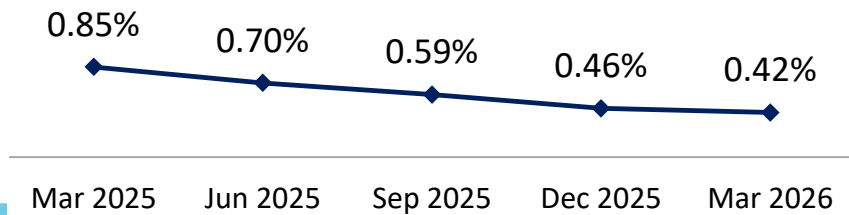


Gross Loans & Deposits

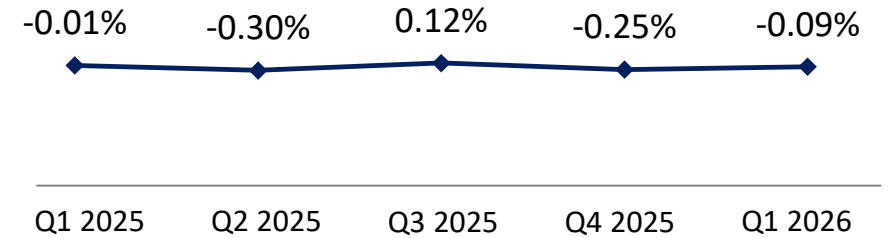
SGD bil



Gross Impaired Loans Ratio



Credit Charge Ratio



| RM bil | Mar 2025 | Dec 2025 | Mar 2026 | YTD | YTD Annualised | YoY |
|----------------------------|-------------|-------------|-------------|--------------|-------------------|---------------|
| Overseas Operations | 33.4 | 34.5 | 35.8 | 3.3% | 13.2% | 7.2% |
| Singapore | 28.6 | 30.7 | 31.8 | 3.8% | 15.4% | 11.4% |
| Others | 4.8 | 3.8 | 4.0 | -1.0% | - | -18.3% |
| of which: | | | | | | |
| Cambodia | 3.2 | 2.6 | 2.6 | -1.1% | - | -18.4% |
| Thailand | 1.2 | 1.0 | 0.9 | -0.1% | - | -19.4% |